B1 (Official Form Case) 15-11323 Doc 1 Filed 03/30/15 Entered 03/30/15 14:08:12 Desc Main TED STATES BANKRUPTC DOCUMENT Page 1 of 65 **VOLUNTARY PETITION** NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Flaischaker, Tracie M. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Scc. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Scc. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 5293 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 11604 Kaup Lane Orland Park, Illinois ZIP CODE 60467 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: COOK Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Recognition of a Foreign Chapter 9 See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, check Commodity Broker Nonmain Proceeding this box and state type of entity below.) Clearing Bank **Chapter 15 Debtors Tax-Exempt Entity** Nature of Debts (Check box, if applicable.) (Check one box.) Country of debtor's center of main interests: X Debts are primarily consumer Debts are Debtor is a tax-exempt organization debts, defined in 11 U.S.C. primarily Each country in which a foreign proceeding by, regarding, or under title 26 of the United States § 101(8) as "incurred by an business debts. against debtor is pending: Code (the Internal Revenue Code). individual primarily for a personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/16 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. \Box Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors X 1-49 50-99 100-199 200-999 1,000-5.001-10,001-25,001-50,001-Over 25,000 100,000 100,000 5,000 10,000 50,000 Estimated Assets X \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$0 to \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million **Estimated Liabilities** X \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$0 to \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion

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| Voluntary Petit | iqn Document be completed and filed in every case.) | Page 20165 Flaischaker, | |
|------------------------------------|--|---|------------------------------------|
| | ruptcy Cases Filed Within Last 8 Years (If more than two, attach additional transfer of the state of the stat | tional sheet.) | |
| Location Where Filed: No | orthern District of Illinois Cook County | Case Number: 05-53135 | Date Filed: October 13, 2005 |
| Location Where Filed: | | Case Number: | Date Filed: |
| | uptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor | (If more than one, attach additional shee | |
| Name of Debtor: | NONE | Case Number: | Date Filed: |
| District: | | Relationship: | Judge: |
| 10Q) with the So of the Securities | Exhibit A ed if debtor is required to file periodic reports (e.g., forms 10K and eccurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.) is attached and made a part of this petition. | (To be completed whose debts are p I, the attorney for the petitioner name informed the petitioner that [he or she of title 11, United States Code, and he | |
| | own or have possession of any property that poses or is alleged to pose. Exhibit C is attached and made a part of this petition. | | |
| If this is a joint p | completed and signed by the debtor, is attached and made a part of this petition: , also completed and signed by the joint debtor, is attached and made a part of this petition: | | |
| | Information Regarding (Check any app | | |
| X | Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 day | of business, or principal assets in this | District for 180 days immediately |
| | There is a bankruptcy case concerning debtor's affiliate, general part | ner, or partnership pending in this Distri | ict. |
| | Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the r | defendant in an action or proceeding | |
| | Certification by a Debtor Who Resides (Check all appli | | |
| | Landlord has a judgment against the debtor for possession of debtor | or's residence. (If box checked, comple | ete the following.) |
| | | (Name of landlord that obtained judgm | nent) |
| | | (Address of landlord) | |
| | Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession | | |
| | Debtor has included with this petition the deposit with the court of of the petition. | f any rent that would become due during | the 30-day period after the filing |
| | Debtor certifies that he/she has served the Landlord with this certi- | fication. (11 U.S.C. § 362(1)). | |

- 14

individual.

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Title of Authorized Individual

Date

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re Tracie M. Flaischaker | Case No. |
|-----------------------------|-----------|
| Debtor | |
| | Chapter 7 |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|---------------|-------------------|--------------|-------------|
| A - Real Property | YES | 1 | \$ 0.00 | | |
| B - Personal Property | YES | 3 | s 2,306.00 | | |
| C - Property Claimed as Exempt | YES | 1 | | | |
| D - Creditors Holding Secured Claims | YES | 1 | | \$ 0.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | YES | 2 | | \$ 5,032.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | YES | 18 | | \$ 17,568.79 | |
| G - Executory Contracts and Unexpired Leases | YES | 1 | | | |
| H - Codebtors | YES | 1 | | | |
| I - Current Income of Individual Debtor(s) | YES | 2 | | = - | s 2,233.98 |
| J - Current Expenditures of Individual Debtors(s) | YES | 4 | | | \$ 2,255.00 |
| Т | OTAL | 34 | s 2,306.00 | \$ 22,600.79 | |

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B6A (Official Form 6A) (12/07)

| In re | Tracie M. Flaischaker, | | Case No. | |
|-------|------------------------|--------|----------|------------|
| | | Debtor | | (If known) |

SCHEDULE A - REAL PROPERTY

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | Husband, Wife, Joint, or Community | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|--|---------------------------------------|--|-------------------------------|
| NONE | | | | |
| | 7 | Γotal ▶ | \$0.00 | |

(Report also on Summary of Schedules.)

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B 6B (Official Form 6B) (12/2007)

| In re | Tracie M. Flaischaker, | | Case No. | |
|-------|------------------------|--------|----------|------------|
| | | Debtor | | (If known) |

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | Husband, Wife, Joint, Or Community | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|--|---------------------------------------|--|
| 1. Cash on hand. | | U.S. currency | | \$50.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking account at Chase Bank. | | \$6.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | Х | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Bedroom set consisting of bed, night stand, dresser, miscellaneous lamps, and mirrors. | | \$300.00 |
| Notes: Debtor resides with father and | step-sis | ter and primarily uses household goods and furnis | shings p | rovided by father. |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | х | | | |
| 6. Wearing apparel. | | Miscellaneous used clothing. | | \$250.00 |
| 7. Furs and jewelry. | X | | | |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | х | | | |
| 10. Annuities. Itemize and name each issuer. | Х | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | х | | | |

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B 6B (Official Form 6B) (12/2007)

| In re | Tracie M. Flaischaker, | Case No. | |
|-------|------------------------|------------|--|
| | Dehtor | (If known) | |

SCHEDULE B - PERSONAL PROPERTY

| | | (Continuation Sheet) | | |
|--|------------------|--|---------------------------------------|---|
| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | Husband, Wife, Joint, Or Community | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | 401 (k) with Celtic Intermodal Transports/Fidelity | | \$1,500.00 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | Х | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | Х | | | |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | Х | | | |
| 16. Accounts receivable. | Х | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | Х | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | Х | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property. | Х | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | Х | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | Х | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | Х | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | Х | | | |

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B 6B (Official Form 6B) (12/2007)

| In re | Tracie M. Flaischaker, | Case No. | | |
|-------|------------------------|----------|------------|--|
| | Dehter | _ | (If known) | |

SCHEDULE B - PERSONAL PROPERTY

| | | (Continuation Sheet) | | |
|---|------------------|---|---------------------------------------|---|
| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | Husband, Wife, Joint, Or Community | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | х | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2011 Hyundai Accent | | \$0.00 |
| Notes: Debtor has use and possession this vehicle. | of said | vehicle that is legally titled to her mother. Debot | pays all | operating expenses associated to |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | Х | | | |
| 28. Office equipment, furnishings, and supplies | | 2013 Hewlett-Packard desktop | | \$200.00 |
| 29. Machinery, fixtures, equipment, and supplies used in business. | х | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | | Two dogs; 1 pomerania, non-show quality; 1 shih tzu dog, non-show quality | | \$0.00 |
| 32. Crops - growing or harvested. Give particulars. | х | | | |
| 33. Farming equipment and implements. | Х | | | |
| 34. Farm supplies, chemicals, and feed. | Х | | | |
| 35. Other personal property of any kind not already listed. Itemize. | Х | | | |

2 continuation sheets attached

Total >

\$2,306.00

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B6C (Official Form 6C) (04/13)

| In re Tracie M. Flaischaker, | Case No. | |
|------------------------------|------------|--|
| Debtor | (If known) | |

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

| Debtor claims the exemptions to which debtor is entitled under: | ☐ Check if debtor claims a homestead exemption that exceeds |
|---|---|
| Check one box) | \$155,675.* |

☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|--|--|----------------------------------|---|
| U.S. currency | 735 ILCS 5/12-1001(b) | \$50.00 | \$50.00 |
| Checking account at Chase Bank. | 735 ILCS 5/12-1001(b) | \$6.00 | \$6.00 |
| Bedroom set consisting of bed, night stand, dresser, miscellaneous lamps, and mirrors. | 735 ILCS 5/12-1001(b) | \$300.00 | \$300.00 |
| Miscellaneous used clothing. | 735 ILCS 5/12- 1001(a),(e) | \$250.00 | \$250.00 |
| 401 (k) with Celtic Intermodal Transports/Fidelity | 735 ILCS 5/12-704 | \$1,500.00 | \$1,500.00 |
| 2013 Hewlett-Packard desktop | 735 ILCS 5/12-1001(b) | \$200.00 | \$200.00 |

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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| B 6D (Official Form 6D) (12/07) | J | |
|---------------------------------|---|--|
| | | |
| | | |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Case No.

(If known)

Summary of Certain Liabilities and Related

Data.)

Debtor

In re Tracie M. Flaischaker

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|----------|--|--|------------|--------------|----------|--|---------------------------------|
| CCOUNT NO. | | | | | | | | |
| | | | | | | | | |
| | | | VALUE \$ | | | | | |
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| | | | | | | | | |
| | | | Subtotal > | | | | \$ | \$ |
| O continuation sheets attached | | | Subtotal ► (Total of this page) Total ► (Use only on last page) | | | | \$ | \$ |

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B 6E (Official Form 6E) (04/13)

In re

| SCHEDULE CREDITORS HOLDING CHORCORED I RIGHT I CEMINS |
|--|
| Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) |
| Domestic Support Obligations |
| Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| Extensions of credit in an involuntary case |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). |
| Wages, salaries, and commissions |
| Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| Contributions to employee benefit plans |
| Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). |
| Certain farmers and fishermen |
| Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| Deposits by individuals |
| Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). |
| X Taxes and Certain Other Debts Owed to Governmental Units |
| Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| Commitments to Maintain the Capital of an Insured Depository Institution |
| Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). |
| Claims for Death or Personal Injury While Debtor Was Intoxicated |
| Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). |

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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| In re Tracie M. Flaischaker | , | Case No. | | |
|-----------------------------|---|----------|------------|--|
| Debtor | | | (if known) | |

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units Type of Priority for Claims Listed on This Sheet

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
|---|------------|--|--|-----------------------|---------------------|------------|---|--------------------------------------|--|
| Account No. XXXX | | | Ongoing | | | | | | |
| IDAPP 1755 Lake Cook Road Deerfield, IL 60015 | | | Student loan | | | | \$50.00 | \$50.00 | \$0.00 |
| Account No. | | | | | | | | | |
| Illinois Department of Revenue 100 West Randolph Chicago, IL 60601 | | | State Taxes | | | | \$10.00 | \$10.00 | \$0.00 |
| Notes: 2012 taxes | | | | | | | | | |
| Account No. XXXX | - | | Ongoing | | | | | | |
| Naional Collegiate PO Box 61047 Harrisburg, PA 17106 | | | Student loan | | | | \$4,972.00 | \$4,972.00 | \$0.00 |
| Sheet no. 1 of 1 continuation sheets a | ttached to | Schedule | | | Subtota | ale | \$ 5,032.00 | \$ 5,032.00 | \$0.00 |
| of Creditors Holding Priority Claims | | | (7 | Totals o | | | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | 5 5,502.00 | , |
| | | | (Use only on last page of Schedule E. Report also of Schedules.) | the con | npleted | tal> ry | \$ 5,032.00 | | |
| | | | (Use only on last page of Schedule E. If applicable the Statistical Summary of Liabilities and Related Di | e, report of Certa | npleted t also o | | | \$ 5,032.00 | \$ 0.00 |

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| In re Tracie M. Flaischaker | , | Case No. | |
|-----------------------------|--------|----------|------------|
| | Debtor | | (if known) |

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER See instructions above. | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 3505 Advocate Medical Group 701 Lee Street Des Plaines, IL 60016 | | | 2013 Medical Services | | | | \$101.00 |
| ACCOUNT NO. 8033 Alcoa Billing Center 3429 Regal Drive Alcoa , TN 37701-3265 | | | 2012 Medical Services | | | | \$457.00 |
| Notes: Services provided by In ACCOUNT NO. 9365 Alpha Med Physician's Group 12150 S. Harlem Avenue Palos Heights, IL 60463 | galls | Family Ca | 2012 Medical Services | | | | \$1,035.00 |
| ACCOUNT NO. Ashworth College 6625 The Corners Pkwy, Ste. 500 Norcross, GA 30092 | | | Ongoing Unpaid tuition | | | | \$832.22 |
| 16 continuation sheets attached | | (Report | (Use only on last page of the also on Summary of Schedules and, if app | | ed Sched | | \$ 2,425.22 \$ |

| In re Tracie M. Flaischaker | Case No. |
|-----------------------------|------------|
| Debtor | (if known) |

(Continuation Sheet) HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED DATE CLAIM WAS CREDITOR'S NAME, CONTINGENT CODEBTOR **INCURRED AND** DISPUTED **MAILING ADDRESS** CONSIDERATION FOR AMOUNT OF INCLUDING ZIP CODE, CLAIM. **CLAIM** AND ACCOUNT NUMBER IF CLAIM IS SUBJECT TO (See instructions above.) SETOFF, SO STATE. Additional Contacts for Ashworth College: **National Medical** Administrators PO Box 924047 Norcross, GA 30010 ACCOUNT NO. 0542 2014 **Medical Services Associated Cardiovascular** \$119.42 **Physicians** PO Box 5940 Dept. 20 1119 Carol Stream, IL 60197 ACCOUNT NO. 1327 Ongoing **Credit Card Charges** Bank of America \$399.38 P.O. Box 15184 Wilmington, DE 19850-5184 Additional Contacts for Bank of America (1327): ARM PO Box 129 Thorofare, NJ 08086-0129 518.80 Sheet no. 1 of 16 continuation sheets attached \$ Subtotal to Schedule of Creditors Holding Unsecured Nonpriority Claims Total➤ \$ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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| In re Tracie M. Flaischaker | Case No. |
|-----------------------------|------------|
| Debtor | (if known) |

| | | | (Continuation Sheet) | | | | |
|---|----------|--|--|------------|-------------------------|-----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. XXXX | | | Ongoing | | | | |
| Best Buy 50 Northwest Point Road Elk Grove Village, IL 60007 Full Account No.: 526835022899xxxx | | | Credit Card Charges | | | | \$450.00 |
| ACCOUNT NO. 4035 | | | Ongoing | 1 | 1 | 1 | |
| Capital One Bankruptcy Processing, PO Box 85167 Richmond, VA 23285-5167 | | | Credit Card Charges | | | | \$706.34 |
| ACCOUNT NO. XXXX | | | Ongoing | | | | |
| Capital One Bankruptcy Processing, PO Box 85167 Richmond, VA 23285-5167 | | | Credit Card Charges | | | | \$419.00 |
| ACCOUNT NO. 4730 | | 1 | Onneine | | | | |
| CashNet USA 200 W. Jackson, Ste. 400 Chicago, IL 60606 | | | Ongoing Personal Loan | | | | \$482.14 |
| Sheet no. 2 of 16 continuation to Schedule of Creditors Holding Unsecur | | ached | | | Sub | ototal> | s 2,057.48 |
| Nonpriority Claims | ou. | (Report | (Use only on last page of th t also on Summary of Schedules and, if ap Summary of Certain Liab | plicable o | ted Scheo on the Sta | atistical | S |

| In re Tracie M. Flaischaker | Case No. |
|-----------------------------|------------|
| Debtor | (if known) |

| | | | (Continuation Sheet) | | | | |
|--|----------|--|--|------------|--------------|----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. 7288 | | | 2014 | | | | |
| Chicago Tribune 435 N. Michigan Ave., TT300 Chicago, IL 60611 | | - | Newspaper subscription | | | | \$24.70 |
| Biehl & Biehl, Inc. P.O. Box 87410 Carol Stream, IL 60188-7410 ACCOUNT NO. xxxx CitiBank/Fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303 | | | Ongoing Credit Card Charges | | | | \$135.00 |
| ACCOUNT NO. 8433 | | | 2012 | | | | |
| Comcast 844 169th Street Hammond, IN 46324-2036 | | | Internet and cable service. | | | | \$206.42 |
| Sheet no. 3 of 16 continuation s to Schedule of Creditors Holding Unsecur | | ached | | | Sub | ototal> | s 366.12 |
| Nonpriority Claims | | (Repor | (Use only on last page of the t also on Summary of Schedules and, if app Summary of Certain Liab | licable o | ted Sched | tistical | \$ |

| In re Tracie M. Flaischaker | Case No. |
|-----------------------------|------------|
| Debtor | (if known) |

(Continuation Sheet) HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED DATE CLAIM WAS CREDITOR'S NAME, CONTINGENT CODEBTOR **INCURRED AND** DISPUTED MAILING ADDRESS CONSIDERATION FOR AMOUNT OF INCLUDING ZIP CODE, CLAIM. CLAIM AND ACCOUNT NUMBER IF CLAIM IS SUBJECT TO (See instructions above.) SETOFF, SO STATE. Additional Contacts for Comcast (8433): Credit Management 4200 International Pkwy. Carroliton, TX 75007 ACCOUNT NO. 6314 Ongoing Credit Card Charges Credit One Bank \$1,173.55 P.O. Box 98873 Las Vegas, NV 89193 Additional Contacts for Credit One Bank (6314): Mainstreet Acquisition Corp. Mercantile Adjustment Bureau, LLC PO Box 9201 PO Box 9016 Williamsville, NY 14231-9016 Old Bethage, NY 11804-9201 AmSher Collection Services, Inc. Stoneleigh Recovery Associates, LLC 600 Beacon Pkwy W Ste. 300 PO Box 1479 Birmingham, AL 35209-3114 Lombard, IL 60148-8479 **Praxis Financial Solutions** See Attachment 1 - Second Additional See Attachment 1 - First Additional Contact Contact ACCOUNT NO. XXXX Assignee for unknown Creditors Discount & creditor. \$186.00 **Associates** 415 E. Main St. Streator, IL 61364 1,359.55 Sheet no. 4 of 16 continuation sheets attached Subtotal \$ to Schedule of Creditors Holding Unsecured Nonpriority Claims \$ Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

| In re Tracie M. Flaischaker | Case No. | |
|-----------------------------|------------|--|
| Debtor | (if known) | |

| | | | (Continuation Sheet) | | | | |
|---|----------------------------|------------------------|---|------------|-------------------------|----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, | JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. 7073 | | | Ongoing | | | | |
| EM Strategies, LTD PO Box 366 Hinsdale, IL 60522 | | | Medical Services | | | | \$460.00 |
| Medical Business Bureau, LLC PO Box 1219 Park Ridge, IL 60068-7219 | | | 2012 | | | | |
| ACCOUNT NO. Emergency Medical Associates of Palos 12251 S. 80th Avenue Palos Heights, IL 60463 | | | 2012 Medical Services | | | | \$76.40 |
| ICS P.O. Box 646 Oak Lawn, IL 60454-0646 Sheet no5 of16 continuation sheet to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | of Palos: | | | total➤ | \$ 536.40 |
| | | (Repor | (Use only on last page of the t also on Summary of Schedules and, if app Summary of Certain Liabi | licable o | ted Sched on the Sta | tistical | \$ |

| In re Tracie M. Flaischaker | Case No. |
|-----------------------------|------------|
| Debtor | (if known) |

| | | | (Continuation Sheet) | | | | |
|---|---|--|---|------------|--------------|----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| First Premier Bank P.O. Box 5524 Souix Falls, SD 57117-5524 | | | Ongoing Credit Card Charges | | | | \$269.27 |
| 1247 Broadway P Sonoma, CA 95476 L Asset Acceptance LLC A PO Box 1630 P Warren, MI 48090 W | lidland Fu O Box 60: os Angele sset Acce O Box 16: /arren, MI | es, CA 90060 eptance LLC | RGS Collections PO Box 852039 Richardson, TX 75085-2039 Additional | | | | |
| HSBC PO Box 5253 Carol Stream, IL 60197 | | | Credit Card Charges | | | | \$635.85 |
| Northland Group, Inc. PO Box 390905 Edina, MN 55439 Sheet no. 6 of 16 continuation si to Schedule of Creditors Holding Unsecure Nonpriority Claims | heets att: | ached | | ne comple | T | otal> | s 905.12 |

| In re Tracie M. Flaischaker | Case No. | |
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| Debtor | (if known) | |

| | | | (Continuation Sheet) | | | | |
|---|-------------|--|--|------------|------------------------|----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. 4019 Ingalls Memorial Hospital PO Box 5995 Peoria, IL 61601-5995 | | | 2012 Medical Services | | | | \$466.29 |
| James Gianfransco, MD 9050 W. 81st Street Justice, IL 60458-1350 | | | 2012 Medical Services | | | | \$300.00 |
| ACCOUNT NO. Medstar Laboratory, Inc. 4531 W. Harrison St. Hillside, IL 60162 | | | 2012 Medical Services | | | | \$27.00 |
| ACCOUNT NO. 8550 Midnight Velvet 1112 7th Avenue Monroe, WI 53566 | | | Ongoing Credit Card Charges | | | | \$46.90 |
| Sheet no. 7 of 16 continuation sto Schedule of Creditors Holding Unsecur Nonpriority Claims | sheets atta | sched | | | Sub | ototal> | \$ 840.19 |
| | | (Report | (Use only on last page of th also on Summary of Schedules and, if ap Summary of Certain Liab | plicable o | ed Sched on the Sta | tistical | S |

| In re Tracie M. Flaischaker | Case No. | |
|-----------------------------|------------|--|
| Debtor | (if known) | |

(Continuation Sheet) HUSBAND, WIFE, UNLIQUIDATED COMMUNITY DATE CLAIM WAS CREDITOR'S NAME. CONTINGENT CODEBTOR JOINT, OR **INCURRED AND** DISPUTED **MAILING ADDRESS** CONSIDERATION FOR AMOUNT OF INCLUDING ZIP CODE. CLAIM. **CLAIM** AND ACCOUNT NUMBER IF CLAIM IS SUBJECT TO (See instructions above.) SETOFF, SO STATE. Additional Contacts for Midnight Velvet (8550): **Account Control** Systems, Inc. 148 Veterans Drive, Suite Northvale, NJ 07647-2311 ACCOUNT NO. 2013 Unpaid tuition Moraine Valley Community College 9000 W. College Parkway \$413.00 Palos Hills, IL 60465 Additional Contacts for Moraine Valley Community College: Felt & Lukes, LLC 555 S. Industrial Drive, Suite 10 Hartland, WI 53029 ACCOUNT NO. 5234 2014 **Medical Services** Natan Scher MD, LTD \$60.60 4647 West Lincoln Highway Lower Level Matteson, IL 60443 Sheet no. 8 of 16 continuation sheets attached \$ 473.60 Subtotal to Schedule of Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical

Summary of Certain Liabilities and Related Data.)

| In re Tracie M. Flaischaker | Case No. |
|-----------------------------|------------|
| Debtor | (if known) |

| | | | (Continuation Sheet) | | | | |
|--|------------|--|---|------------|--------------|-----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| Nelnet Loan Services 6420 Southpoint Pkwy Jacksonville, FL 32216 | | | Ongoing Personal Loan | | | | \$2,728.00 |
| ACCOUNT NO. 3790 Northwestern Medical Imaging 1946 45th Avenue Munster, IN 46321 | | | Ongoing Medical Services | | | | \$134.13 |
| First Federal Credit Control PO Box 20790 Columbus, OH 43220-0790 Choice Recovery 1550 Old Henderson Rd. Columbus, OH 43220 ACCOUNT NO. 5792 | n Medic | al Imaging (3 | Ongoing | | | | |
| Palos Anesthesia Assoc Department 4622 Carol Stream, IL 60122 | | | Medical Services | | | | \$97.20 |
| Sheet no. 9 of 16 continuation to Schedule of Creditors Holding Unsecur Nonpriority Claims | sheets att | ached | | | Sub | ototal≻ | \$ 2,959.33 |
| | | (Repor | (Use only on last page of also on Summary of Schedules and, if Summary of Certain L | applicable | ted Sched | atistical | \$ |

| In re Tracie M. Flaischaker | , | Case No. | |
|-----------------------------|---|------------|--|
| Debtor | | (if known) | |

(Continuation Sheet) HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED DATE CLAIM WAS CREDITOR'S NAME, CONTINGENT CODEBTOR **INCURRED AND** DISPUTED MAILING ADDRESS CONSIDERATION FOR AMOUNT OF INCLUDING ZIP CODE, CLAIM. **CLAIM** AND ACCOUNT NUMBER IF CLAIM IS SUBJECT TO (See instructions above.) SETOFF, SO STATE. Additional Contacts for Palos Anesthesia Assoc (5792): CNVRGT HTHCR 124 SW Adams St., Ste. 215 Peoria, IL 61602 ACCOUNT NO. 1603 2011 **Medical Services** Palos Community Hospital (12251 S. 80th Avenue, Palos \$1,397.00 Heights, Illinois 60463) 12251 S. 80th Avenue Palos Heights, IL 60463 Additional Contacts for Palos Community Hospital (12251 S. 80th Avenue, Palos Heights, Illinois 60463) (1603): Radiology & Nuclear Consultants ***Creditor unsecured additional mailing state RMC*** Nationwide Credit & Collection, Inc. 815 Commerce Drive, Suite 100 Oak Brook, IL 60523 ACCOUNT NO. 2011 **Medical Services** Palos Emergency Medical \$122.00 Services, Inc. 7855 W. 111th St. Palos Hills, IL 60465 1,519.00 Sheet no. 10 of 16 continuation sheets attached Subtotal> \$ to Schedule of Creditors Holding Unsecured Nonpriority Claims \$ Total▶ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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| In re Tracie M. Flaischaker | , | Case No. | |
|-----------------------------|---|------------|--|
| Debtor | | (if known) | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|--|---|------------|--------------|-----------|--------------------|
| Additional Contacts for Palos Emerg Merchants Credit Guide 223 W. Jackson Blvd., Suite 400 Chicago, IL 60606 | ency M | edical Service | es, Inc.: | | | | |
| ACCOUNT NO. 0946 | | | Ongoing | 1 | | | |
| 7,000,000,000 | 1 | | | | | | |
| Palos Medical Group PO Box 1022 Wixom, MI 48393-1022 | | | Medical Services | | | | \$50.00 |
| ACCOUNT NO. 4608 | | | 2012 | | | | |
| Palos Medical Group Behavioral Health 12251 S. 80th Avenue Palos Heights, IL 60463 | | | Medical Services | | | | \$160.00 |
| ACCOUNT NO. 4400 | | | land | | | I | |
| Pathology Consultants of Chicago, LTD PO Box 88493 Chicago, IL 60680-1493 | | | 2011 Medical Services | | | | \$152.00 |
| | | | | | | | |
| Sheet no. 11 of 16 continuation to Schedule of Creditors Holding Unsecu Nonpriority Claims | | ached | | | Sub | ototal➤ | s 362.00 |
| | | (Report | (Use only on last page of the also on Summary of Schedules and, if ag Summary of Certain Lial | plicable o | ted Schee | atistical | \$ |

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| In re Tracie M. Flaischaker | , | Case No. | |
|-----------------------------|---|------------|--|
| Debtor | | (if known) | |

| | | | (Continuation Sheet) | | | | |
|---|------------|--|---|-------------|--------------------|-----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| Pronger Smith MedicalCare 2320 West High Street Blue Island, IL 60406 | | | 2010 Medical Services | | | | \$269.30 |
| ACCOUNT NO. 1556 Radiology and Nuclear Consultants, LTD PO Box 71260 Chicago, IL 60694 | | | 2013 Medical Services | | | | \$333.20 |
| SCR Laboratory Physicians, SC PO Box 5959 Carol Stream, IL 60197 | | | 2014 Medical Services | | | | \$119.90 |
| ACCOUNT NO. 6257 Silver Cross Hospital 1200 Maple Road Joliet, IL 60432 | | | 2009-2010 Medical Services | | | | \$400.00 |
| Sheet no. 12 of 16 continuation s to Schedule of Creditors Holding Unsecur Nonpriority Claims | heets att. | ached | | | Sub | ototal> | s 1,122.40 |
| | | (Report | (Use only on last page of the also on Summary of Schedules and, if a Summary of Certain Lia | pplicable o | ted Scheon the Sta | atistical | \$ |

| In re Tracie M. Flaischaker | Case No. | |
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| Debtor | (if known) | |

(Continuation Sheet)

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|---|------------|--|--|------------|--------------|----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| Additional Contacts for Silver Cross | Hospita | l (6257): | | | | | |
| Medical Recovery Specialists, Inc. 2250 E. Devon Avenue, Ste. 352 Des Plaines, IL 60018-4519 | | | | | | | |
| Vision Financial Services PO Box 1768 LaPorte, IN 46352-1768 | | | | | | | |
| ACCOUNT NO. 1568 | | | Ongoing | | | | |
| SKO Brenner 841 Merrick Road PO Box 9320 Balwin, NY 11510 | | | Assignee for unknown creditor. | | | | \$29.99 |
| ACCOUNT NO. 16.1 Southwest Gastroenterology | | | Ongoing Medical Services | | | | \$450.00 |
| 9921 Southwest Highway Oak Lawn, IL 60453 | | | | | | | \$150.00 |
| ACCOUNT NO. 1625 | | | 2012 | | | | |
| Southwest Laboratory Physicians, SC Dept. 77-9288 Chicago, IL 60678-9288 | | | Medical Services | | | | \$100.50 |
| Sheet no. 13 of 16 continuation sl to Schedule of Creditors Holding Unsecure | neets atta | ched | | | Subt | total> | s 280.49 |
| Nonpriority Claims | | (Report | (Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabil | icable or | ed Sched | tistical | \$ |

| In re Tracie M. Flaischaker | Case No. | |
|-----------------------------|------------|--|
| Debtor | (if known) | |

| | | | (Continuation Sheet) | | | | |
|--|-----------|--|---|------------|--------------|----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. 8299 | | | Ongoing | | | | |
| Sprint P.O. Box 4191 Carol Stream, IL 60191-4191 | | | General Services | | | | \$325.81 |
| Notes: Cellular phone service. Additional Contacts for Sprint (8299): Enhanced Recovery Company 8014 Boberry Rd. Jacksonville, FL 32256-7412 | | | | | | | |
| ACCOUNT NO. 1-01 | | | 2011 | | | | |
| Sullivan Urgent Aid Centers Dept. 20-6001 PO Box 5990 Carol Stream, IL 60197 | | | Medical Services | | | | \$43.50 |
| ACCOUNT NO. 9103 | | | 2013 | | | | |
| SW Infectious Disease and IM 7804 W. College Drive, Suite 1NW Palos Heights, IL 60463 | | | Medical Services | | | | \$30.00 |
| Sheet no. 14 of 16 continuation sh | eets atta | ached | | | Subt | total> | \$ 399.31 |
| to Schedule of Creditors Holding Unsecured Nonpriority Claims | d | (Report | (Use only on last page of the also on Summary of Schedules and, if ap Summary of Certain Liab | plicable o | ed Sched | tistical | \$ |

| In re Tracie M. Flaischaker | Case No. | |
|-----------------------------|------------|--|
| Debtor | (if known) | |

| | | | (Continuation Sheet) | | | | |
|--|------------|--|---|------------|--------------|----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. xxxx Target National Bank P.O. Box 1581 Minneapolis, MN 55440-1581 | | | Ongoing Credit Card Charges | | | х | \$635.00 |
| ACCOUNT NO. DWH The Therapy Center 9031 W. 151st Street, Ste. 102 Orland Park, IL 60467 | | | 2014 Medical Services | | | | \$115.00 |
| Total Card, Inc. 5109 S. Broadband Lane Sioux Falls, SD 57108 | | | Ongoing Credit Card Charges | | | | \$411.87 |
| ACCOUNT NO. Trace Ambulance SVC., Inc. 8400 183rd Place Tinley Park, IL 60477 | | | Ongoing Medical Services | | | | \$187.00 |
| Sheet no. 15 of 16 continuation shall to Schedule of Creditors Holding Unsecure Nonpriority Claims | neets atta | | (Use only on last page of the talso on Summary of Schedules and, if ap | | ted Schee | | s 1,348.87 |

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| In re Tracie M. Flaischaker | , | Case No. | |
|-----------------------------|---|------------|--|
| Debtor | | (if known) | |

| | | | (Continuation Sheet) | | | | |
|---|----------|--|---|------------|--------------|-----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | OUNT OF LAIM |
| Malcolm S. Gerald & Assoc. 332 S. Michigan Ave. Chicago, IL 60604 | ance SVC | ., Inc.: | | | | | |
| ACCOUNT NO. 36-4 Waste Management 2526 W. Grandview Road Phoenix, AZ 85023 | | | 9/3/14 General Services | | x | | \$94.9 |
| | | | | | | | |
| Sheet no. 16 of 16 continuation s to Schedule of Creditors Holding Unsecur Nonpriority Claims | | ned | | | Sul | ototal> | \$ 94.9 |
| | | (Repor | (Use only on last page of i rt also on Summary of Schedules and, if a Summary of Certain Li | pplicable | ted Sche | atistical | \$ 17,568.7 |

Attachment

Attachment 1

First Additional Contact

7301 N. Lincoln Avenue, Suite 220 Lincolnwood, IL 60712-1733

Second Additional Contact

Receivables Performance Management, LLC 20816 44th Avenue W Lynnwood, WA 98036

Attachment 2

First Additional Contact

8875 Aero Drive, Ste. 200 San Diego, CA 92123

Second Additional Contact

Monarch Recovery Management 10965 Decatur Road Philadelphia, PA 19154-3210 Case 15-11323 Doc 1 Filed 03/30/15 Entered 03/30/15 14:08:12 Desc Main Document Page 31 of 65

B 6G (Official Form 6G) (12/07)

| In re | Tracie M. Flaischaker, | | Case No. | | |
|-------|------------------------|--------|----------|------------|--|
| | | Debtor | | (if known) | |

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
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B 6H (Official Form 6H) (12/07)

| In re | Tracie M. Flaischaker, | | Case No. | | |
|-------|------------------------|--------|----------|------------|--|
| | | Debtor | | (if known) | |

SCHEDULE H - CODEBTORS

☑ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |
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| | Docui | nent rag | | 0100 | | |
|--|---|---|--------|---|---|---------|
| Fill in this information to identify | your case: | AT FASTER | | | | |
| Debtor 1 Tracie M. Flaisc | | | | | | |
| First Name | Middle Name | Last Name | | | | |
| Debtor 2 (Spouse, if filing) First Name | Middle Name | Last Name | | | | |
| United States Bankruptcy Court for: No | rthern District of Illin | nois | | | | |
| Case number | | | | Check if th | nis is: | |
| (If known) | | | | ☐ An am | ended filing | |
| | | | | ☐ A supp | lement showing post-petition | |
| | | | | chapte | r 13 income as of the following da | ate: |
| Official Form B 6I | | | | MM / DD | / YYYY | |
| Schedule I: You | r Income | | | | 1: | 2/13 |
| Be as complete and accurate as posupplying correct information. If you figure separated and your spouseparate sheet to this form. On the | ou are married and not fili use is not filing with you, top of any additional pag | ing jointly, and yo do not include inf | ur spo | ouse is living with y ion about your spo | ou, include information about your use. If more space is needed, attac | rspouse |
| Fill in your employment information. | | Debtor 1 | | | Debtor 2 or non-filing spouse | |
| If you have more than one job, | | | | | | |
| attach a separate page with information about additional | Employment status | Employed | | | Employed | |
| employers. | | ☐ Not employ | ed | | ■ Not employed | |
| Include part-time, seasonal, or self-employed work. | | Intermodal | Coor | dinator | | |
| Occupation may Include student or homemaker, if it applies. | Occupation | memodar | 0001 | dilidioi | | |
| | Employer's name | Celtic Intern | atio | nal | | |
| | Employer's address | 7840 Graphi Number Street | cs D | rive, Suite 100 | Number Street | |
| | | Tinley Park, | IL 60 | All the Parket | City State ZIP Co | ode |
| | How long employed the | re? 7 years | | | | |
| | - | | | | | |
| Part 2: Give Details About | Monthly Income | | | | | |
| Estimate monthly income as of spouse unless you are separated If you or your non-filing spouse had below. If you need more space, a | ave more than one employe | er, combine the info | | | ite \$0 in the space. Include your non- | -filing |
| | | | | For Debtor 1 | For Debtor 2 or non-filing spouse | |
| List monthly gross wages, sal deductions). If not paid monthly, | | | 2. | \$ 3,095.15 | s 0.00 | |
| 3. Estimate and list monthly over | rtime pay. | | 3. | +\$0.00 | + \$0.00 | |
| | | | | | | |
| 4. Calculate gross income. Add li | ne 2 + line 3. | | 4. | \$3,095.15 | \$ <u>0.00</u> | |

page 1

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Tracie M. Flaischaker Debtor 1

Last Name

Case number (if known)

| For Debtor 2 or non-filing spouse |
|---|
| \$ <u>0.00</u> |
| |
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| +\$0.00 |
| \$0.00 |
| + \$ <u>0.00</u> = \$ <u>2,233.98</u> |
| ommates, and |
| enses listed in <i>Schedule J</i> . 11. + \$ 0.00 |
| nonthly income. aled Data, if it applies 12. \$2,233.98 Combined |
| monthly income |
| r |

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| Language Language | Variable in the Control of the Control | | | | | | |
|--|---|-----------------------------|---|------------------|---------------------|--|--|
| Fill in this information to identify | your case: | | | | | | |
| Debtor 1 Tracie M. Flaisc | haker Middle Name Last Name | Check if th | is is: | | | | |
| Debtor 2 (Spouse, if filing) First Name | Middle Name Last Name | An ame | | ling | | | |
| United States Bankruptcy Court for : N | | | ☐ A supplement showing post-petition chapter 13 | | | | |
| Case number | | | | f the following | date: | | |
| (If known) | | |) / YYYY rate filin | | 2 because Debtor 2 | | |
| Official Form B 6J | | | | parate house | | | |
| Schedule J: Yo | ur Expenses | | | | 12/13 | | |
| | ossible. If two married people are fili led, attach another sheet to this form I. | | | | | | |
| Part 1: Describe Your Ho | usehold | | | | | | |
| 1. Is this a joint case? | | | | - | | | |
| No. Go to line 2. Yes. Does Debtor 2 live in a | senarate household? | | | | | | |
| No No | separate nousenoid: | | | | | | |
| | le a separate Schedule J. | | | | | | |
| 2. Do you have dependents? | ™ No | Dependent's relationship to | | Dependent's | Does dependent live | | |
| Do not list Debtor 1 and Debtor 2. | Yes. Fill out this information for each dependent | Debtor 1 or Debtor 2 | - | age | with you? | | |
| Do not state the dependents' | 3237 23727 | - | | | ☐ No ☐ Yes | | |
| names. | | | | | □ No | | |
| | | | | | Yes | | |
| | | | _ | | □ No | | |
| | | | | | Yes | | |
| | | | | | □ No □ Yes | | |
| | | | | | ☐ No | | |
| | | | | | Yes | | |
| Do your expenses include expenses of people other than yourself and your dependents? | ▼ No Yes | | | | | | |
| | | | | | | | |
| | ing Monthly Expenses | | | | | | |
| | r bankruptcy filing date unless you a nkruptcy is filed. If this is a suppleme | | | | | | |
| | n-cash government assistance if you | know the value | | | | | |
| of such assistance and have inclu | ded it on Schedule I: Your Income (C | Official Form B 6I.) | | Your expe | nses | | |
| The rental or home ownership any rent for the ground or lot. | expenses for your residence. Include | first mortgage payments and | 4. | \$ <u>500.00</u> | | | |
| If not included in line 4: | | | | 0.00 | | | |
| 4a. Real estate taxes | | | 4a. | \$0.00 | | | |
| 4b. Property, homeowner's, or | | | 4b. | \$0.00 | | | |
| 4c. Home maintenance, repair, | | | 4c. | \$0.00 | | | |
| 4d. Homeowner's association of | r condominium dues | | 4d. | \$ 0.00 | | | |

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Tracie M. Flaischaker Debtor 1 Case number (if known) Your expenses \$ 0.00 5. Additional mortgage payments for your residence, such as home equity loans 5. 6. Utilities: \$ 100.00 Electricity, heat, natural gas 6a. 6a. \$ 0.00 Water, sewer, garbage collection 6b. 6b. \$ 0.00 Telephone, cell phone, Internet, satellite, and cable services 6c. \$0.00 Other. Specify: 6d. \$ 650.00 7. Food and housekeeping supplies 7. Childcare and children's education costs \$ 0.00 8. 8. \$ 150.00 Clothing, laundry, and dry cleaning 9. \$20.00 10 Personal care products and services 10. \$ 25.00 Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$200.00 Do not include car payments. 12. \$ 0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.

| 15a. Life insurance | 15a. | \$ 0.00 |
|--------------------------------|------|-----------------|
| 15b. Health insurance | 15b. | \$ <u>0.00</u> |
| 15c. Vehicle insurance | 15c. | \$ <u>60.00</u> |
| 15d. Other insurance. Specify: | 15d. | \$ 0.00 |

| 16. | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. | \$ 0.00 |
|-----|--|----------------|
| | Specify: | \$ 0.00 |

17. Installment or lease payments:

| 17a. Car payments for Vehicle 1 | 17a. | \$0.00 |
|---|------|----------------|
| 17b. Car payments for Vehicle 2 | 17b. | \$ <u>0.00</u> |
| 17c. Other. Specify: Debtor pays step-father for use of motor vehicle | 17c. | § 400.00 |
| 17d. Other. Specify: | 17d. | \$ |

| Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). | 18. | \$ 0.00 |
|---|-----|----------------|
|---|-----|----------------|

| 19. | Other payments you make to support others who do not live with you. | | |
|-----|---|-----|-----------|
| | Specify: N/A | 19. | \$ 150.00 |

Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

| 20a. Mortgages on other property | 20a. | \$0.00 | |
|---|-----------|----------------|--|
| 20b. Real estate taxes | 20b. | \$0.00 | |
| 20c. Property, homeowner's, or renter's insuran | ce 20c. | \$ <u>0.00</u> | |
| 20d. Maintenance, repair, and upkeep expenses | 20d. | \$ 0.00 | |
| 20e. Homeowner's association or condominium | dues 20e. | \$ 0.00 | |

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| btor 1 | Tracie M. Flaischaker First Name Middle Name Last Name | Case number (# known) | |
|-------------|---|--|----------------------|
| Other C | oosifu: | 24 | +\$ 0.00 |
| Other. S | pecily. | 21. | +50.00 |
| Your mo | onthly expenses. Add lines 4 through 21. | The state of the s | \$ 2,255.00 |
| The resul | t is your monthly expenses. | 22. | Ψ |
| . Calculate | your monthly net income. | | |
| 23a. Cop | by line 12 (your combined monthly income) from Schedule I. | 23a. | \$2,234.00 |
| 23b. Cop | by your monthly expenses from line 22 above. | 23b. | _ \$ <u>2,255.00</u> |
| 23c. Sub | otract your monthly expenses from your monthly income. | | _{\$} -21.00 |
| The | e result is your monthly net income. | 23c. | \$ |
| Do you o | xpect an increase or decrease in your expenses within the year after | you file this form? | |
| | | | |
| | ple, do you expect to finish paying for your car loan within the year or do you payment to increase or decrease because of a modification to the terms of | | |
| ĭ No. | | | |
| Yes. | Explain here: | | |
| 100, | | | |

Addendum

Attachment 1: Additional Notes

Debtor contributes to the support of step-sister.

B 6 Summary (Official Form 6 - Summary) (12/13)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| in re | Case No | |
|-----------------------|-------------|--|
| Tracie M. Flaischaker | C! 7 | |
| Debtor | Chapter 7 | |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

| If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below. |
|---|
| Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here. |

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | | Amount | |
|--|----|-----------|--|
| Domestic Support Obligations (from Schedule E) | \$ | 0.00 | |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$ | 5,032.00 | |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ | 0.00 | |
| Student Loan Obligations (from Schedule F) | \$ | 8,127.22 | |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$ | 0.00 | |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ | 0.00 | |
| TOTAL | \$ | 13,159.22 | |

State the following:

| Average Income (from Schedule I, Line 12) | \$ 2,233.98 |
|--|----------------|
| Average Expenses (from Schedule J, Line 22) | \$ 2,255.00 |
| Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20) | \$ 3,095.15 |

State the following:

| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$ 0.00 |
|--|----------------|-----------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$ 5,032.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ 0.00 |
| 4. Total from Schedule F | | \$ 24,768.88 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$ 24,768.88 |

Debtor

In re T

| | 3 - |
|----------------------|---------|
| racie M. Flaischaker | |

| Case No. | |
|----------|------------|
| | (if known) |

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

| I declare under penalty of perjury that I have read my knowledge, information, and belief. | the foregoing summary and schedules, consisting of 33 sheets, and that they are true and correct to the best of |
|--|--|
| my late wrongs, information, and better. | |
| Date | Signature: Signature: |
| | Tracie M. Flaischaker Debtor |
| Date | Signature: |
| | (Joint Debtor, if any) |
| | [If joint case, both spouses must sign.] |
| | URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) |
| the debtor with a copy of this document and the notices are promulgated pursuant to 11 U.S.C. § 110(h) setting a max | uptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been immum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum of or or accepting any fee from the debtor, as required by that section. |
| Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer | Social Security No. (Required by 11 U.S.C. § 110.) |
| If the bankruptcy petition preparer is not an individual, st. who signs this document. | ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner |
| | |
| Address | |
| 77 | |
| Signature of Bankruptcy Petition Preparer | Date |
| Names and Social Security numbers of all other individua | ls who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: |
| If more than one person prepared this document, attach a | dditional signed sheets conforming to the appropriate Official Form for each person. |
| A bankruptcy petition preparer's failure to comply with the pro 18 U.S.C. § 156. | ovisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; |
| DECLARATION UNDER PEN | ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP |
| I, the | the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the |
| partnership] of the read the foregoing summary and schedules, consisting knowledge, information, and belief. | [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have |
| Date | |
| | Signature: |
| | [Print or type name of individual signing on behalf of debtor.] |
| _ | orporation must indicate position or relationship to debtor.] |
| | operty: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571. |

B 7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re: | Tracie M. Flaischaker | Case No |
|--------|--|--|
| - | Debtor | (if known) |
| | STATEMEN | NT OF FINANCIAL AFFAIRS |
| | 1. Income from employment or operation | of business |
| None | the debtor's business, including part-time beginning of this calendar year to the date two years immediately preceding this cal the basis of a fiscal rather than a calendar of the debtor's fiscal year.) If a joint petiti | tor has received from employment, trade, or profession, or from operation of activities either as an employee or in independent trade or business, from the this case was commenced. State also the gross amounts received during the endar year. (A debtor that maintains, or has maintained, financial records on year may report fiscal year income. Identify the beginning and ending dates on is filed, state income for each spouse separately. (Married debtors filing income of both spouses whether or not a joint petition is filed, unless the is not filed.) |
| | AMOUNT | SOURCE |
| | Debtor: Current Year (2014): \$22,000.00 \$30,978.00 | Employment Employment |
| | Previous Year 1 (2013): \$30,879.00 | Employment |
| | Previous Year 2 (2012): | |
| | Joint Debtor: N/A | |
| | 2. Income other than from employment | t or operation of business |
| None | debtor's business during the two years im joint petition is filed, state income for eac | ne debtor other than from employment, trade, profession, operation of the mediately preceding the commencement of this case. Give particulars. If a h spouse separately. (Married debtors filing under chapter 12 or chapter 13 er or not a joint petition is filed, unless the spouses are separated and a joint |
| | AMOUNT | SOURCE |
| | 3. Payments to creditors | |

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of

X goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

Debtor:

None ×

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** **AMOUNT** PAID OR VALUE OF

AMOUNT STILL **OWING**

TRANSFERS

None ×

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** **AMOUNT** PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None X

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING**

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None X

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY 3

5. Repossessions, foreclosures and returns

None X List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None X List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION

DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF PROPERTY

LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one** year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Debtor:

Law Office of Dennis M. Sbertoli

PO Box 1482

La Grange Park, IL 60526

09/15/2014

\$500.00 Money

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None X List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES DESCRIPTION OF THOSE WITH ACCESS OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None X List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None 🔀

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None \times

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

6

16. Spouses and Former Spouses

None X

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ×

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

OF GOVERNMENTAL UNIT NOTICE

LAW

×

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT NOTICE

LAW

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respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION 7

18. Nature, location and name of business

None X

X

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO

BEGINNING AND

NAME

(ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None X

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

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8

NAME AND ADDRESS

DATES SERVICES RENDERED

None X

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None X

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None X

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None X

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

> DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None X

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

> NAME AND ADDRESSES OF CUSTODIAN

DATE OF INVENTORY

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None X

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

9

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None X

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None X

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Signature of Debtor |
|---------------------------|
| Signature of Joint Debtor |
| (if any) |
| |

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re Tracie M. Flaischaker Debtor | | Case No |
|---|--|--|
| | DIVIDUAL DEBTOR'S STATE | |
| | by property of the estate. (Part A must be. Attach additional pages if necessary.) | e fully completed for EACH debt which is |
| Property No. 1 | | |
| Creditor's Name: None | Describe Property | y Securing Debt: |
| Property will be (check one): | □ Retained | |
| If retaining the property, I in ☐ Redeem the prope ☐ Reaffirm the debt ☐ Other. Explain _ U.S.C. § 522(f)). | erty | For example, avoid lien using 11 |
| Property is (check one): □ Claimed as exer | mpt □ Not claimed as exempt | |
| | rty subject to unexpired leases. (All three additional pages if necessary.) | ee columns of Part B must be completed |
| Lessor's Name: None | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO |
| | f perjury that the above indicates my or personal property subject to an unex | |
| Date: | 40.20 | in De la Pres |

Signature of Joint Debtor

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Account Control Systems, Inc. 148 Veterans Drive, Suite D Northvale, NJ 07647-2311

Advocate Medical Group 701 Lee Street Des Plaines, IL 60016

Alcoa Billing Center 3429 Regal Drive Alcoa, TN 37701-3265

Alpha Med Physician's Group 12150 S. Harlem Avenue Palos Heights, IL 60463

AmSher Collection Services, Inc. 600 Beacon Pkwy W Ste. 300 Birmingham, AL 35209-3114

ARM PO Box 129 Thorofare, NJ 08086-0129

Ashworth College 6625 The Corners Pkwy, Ste. 500 Norcross, GA 30092

Asset Acceptance LLC PO Box 1630 Warren, MI 48090

Associated Cardiovascular Physicians PO Box 5940 Dept. 20 1119 Carol Stream, IL 60197

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Bank of America P.O. Box 15184 Wilmington, DE 19850-5184

Best Buy 50 Northwest Point Road Elk Grove Village, IL 60007

Biehl & Biehl, Inc. P.O. Box 87410 Carol Stream, IL 60188-7410

Capital One Bankruptcy Processing, PO Box 85167 Richmond, VA 23285-5167

CashNet USA 200 W. Jackson, Ste. 400 Chicago, IL 60606

Chase Receivables 1247 Broadway Sonoma, CA 95476

Chicago Tribune 435 N. Michigan Ave., TT300 Chicago, IL 60611

Choice Recovery 1550 Old Henderson Rd. Columbus, OH 43220

CitiBank/Fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303

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CNVRGT HTHCR 124 SW Adams St., Ste. 215 Peoria, IL 61602

Comcast 844 169th Street Hammond, IN 46324-2036

Credit Management 4200 International Pkwy. Carroliton, TX 75007

Credit One Bank
P.O. Box 98873
Las Vegas, NV 89193

Creditors Discount & Associates 415 E. Main St. Streator, IL 61364

EM Strategies, LTD PO Box 366 Hinsdale, IL 60522

Emergency Medical Associates of Palos 12251 S. 80th Avenue Palos Heights, IL 60463

Enhanced Recovery Company 8014 Boberry Rd.
Jacksonville, FL 32256-7412

Felt & Lukes, LLC 555 S. Industrial Drive, Suite 10 Hartland, WI 53029

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First Federal Credit Control PO Box 20790 Columbus, OH 43220-0790

First Premier Bank P.O. Box 5524 Souix Falls, SD 57117-5524

HSBC PO Box 5253 Carol Stream, IL 60197

ICS P.O. Box 646 Oak Lawn, IL 60454-0646

IDAPP 1755 Lake Cook Road Deerfield, IL 60015

Illinois Department of Revenue 100 West Randolph Chicago, IL 60601

Ingalls Memorial Hospital PO Box 5995 Peoria, IL 61601-5995

James Gianfransco, MD 9050 W. 81st Street Justice, IL 60458-1350

Mainstreet Acquisition Corp. PO Box 9201 Old Bethage, NY 11804-9201

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Malcolm S. Gerald & Assoc. 332 S. Michigan Ave. Chicago, IL 60604

Medical Business Bureau, LLC PO Box 1219 Park Ridge, IL 60068-7219

Medical Recovery Specialists, Inc. 2250 E. Devon Avenue, Ste. 352 Des Plaines, IL 60018-4519

Medstar Laboratory, Inc. 4531 W. Harrison St. Hillside, IL 60162

Mercantile Adjustment Bureau, LLC PO Box 9016 Williamsville, NY 14231-9016

Merchants Credit Guide 223 W. Jackson Blvd., Suite 400 Chicago, IL 60606

Midland Credit management, Inc. 8875 Aero Drive, Ste. 200 San Diego, CA 92123

Midland Funding, LLC PO Box 60578 Los Angeles, CA 90060

Midnight Velvet 1112 7th Avenue Monroe, WI 53566

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Monarch Recovery Management 10965 Decatur Road Philadelphia, PA 19154-3210

Moraine Valley Community College 9000 W. College Parkway Palos Hills, IL 60465

Natan Scher MD, LTD 4647 West Lincoln Highway Lower Level Matteson, IL 60443

National Collegiate PO Box 61047 Harrisburg, PA 17106

National Medical Administrators PO Box 924047 Norcross, GA 30010

Nationwide Credit & Collection, Inc. 815 Commerce Drive, Suite 100 Oak Brook, IL 60523

Nelnet Loan Services 6420 Southpoint Pkwy Jacksonville, FL 32216

Northland Group, Inc. PO Box 390905 Edina, MN 55439

Northwestern Medical Imaging 1946 45th Avenue Munster, IN 46321

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Palos Anesthesia Assoc Department 4622 Carol Stream, IL 60122

Palos Community Hospital (12251 S. 80th 12251 S. 80th Avenue Palos Heights, IL 60463

Palos Emergency Medical Services, Inc. 7855 W. 111th St. Palos Hills, IL 60465

Palos Medical Group PO Box 1022 Wixom, MI 48393-1022

Palos Medical Group Behavioral Health 12251 S. 80th Avenue Palos Heights, IL 60463

Pathology Consultants of Chicago, LTD PO Box 88493 Chicago, IL 60680-1493

Praxis Financial Solutions 7301 N. Lincoln Avenue, Suite 220 Lincolnwood, IL 60712-1733

Pronger Smith MedicalCare 2320 West High Street Blue Island, IL 60406

Radiology & Nuclear Consultants

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Radiology and Nuclear Consultants, LTD PO Box 71260 Chicago, IL 60694

Receivables Performance Management, LLC 20816 44th Avenue W Lynnwood, WA 98036

RGS Collections PO Box 852039 Richardson, TX 75085-2039

SCR Laboratory Physicians, SC PO Box 5959 Carol Stream, IL 60197

Silver Cross Hospital 1200 Maple Road Joliet, IL 60432

SKO Brenner 841 Merrick Road PO Box 9320 Balwin, NY 11510

Southwest Gastroenterology 9921 Southwest Highway Oak Lawn, IL 60453

Southwest Laboratory Physicians, SC Dept. 77-9288 Chicago, IL 60678-9288

Sprint P.O. Box 4191 Carol Stream, IL 60191-4191

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Stoneleigh Recovery Associates, LLC PO Box 1479 Lombard, IL 60148-8479

Sullivan Urgent Aid Centers Dept. 20-6001 PO Box 5990 Carol Stream, IL 60197

SW Infectious Disease and IM 7804 W. College Drive, Suite 1NW Palos Heights, IL 60463

Target National Bank P.O. Box 1581 Minneapolis, MN 55440-1581

The Therapy Center 9031 W. 151st Street, Ste. 102 Orland Park, IL 60467

Total Card, Inc. 5109 S. Broadband Lane Sioux Falls, SD 57108

Trace Ambulance SVC., Inc. 8400 183rd Place
Tinley Park, IL 60477

Vision Financial Services PO Box 1768 LaPorte, IN 46352-1768

Waste Management 2526 W. Grandview Road Phoenix, AZ 85023

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

| In Re: | Bankruptcy Case Number: | _ |
|---|--|---|
| Tracie M. Flaischaker | | |
| | VERIFICATION OF CREDITOR MATRIX | |
| | Number of Creditors: | |
| The above named Debtor(s) hereby whowledge. | erifies that the list of creditors is true and correct to the best of my (our) | |
| Dated: | Labore Sacharen Debtor | _ |
| | 1 to Date: | |

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re Tracie M. Flaischaker | Case No. | |
|-----------------------------|----------|--|
| Debtor | | |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Case 15-11323 Doc 1 Filed 03/30/15 Entered 03/30/15 14:08:12 Desc Main Document Page 63 of 65 3 1D (Official Form 1, Exh. D) (12/09) - Cont. □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. ☐ 4. I am not required to receive a credit counseling briefing because of: ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone. ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Date:

2

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B 203 (12/94)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In | ı re | |
|----|--|--|
| | Tracie M. Flaischaker | Case No. |
| D | ebtor | Chapter 7 |
| | DISCLOSURE OF C | OMPENSATION OF ATTORNEY FOR DEBTOR |
| 1. | named debtor(s) and that compen bankruptcy, or agreed to be paid | d Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above- sation paid to me within one year before the filing of the petition in o me, for services rendered or to be rendered on behalf of the debtor(s) ion with the bankruptcy case is as follows: |
| | For legal services, I have agreed to | p accept \$ 2,335.00 |
| | Prior to the filing of this statemen | I have received |
| | | \$ 1,635.00 |
| 2. | The source of the compensation p | aid to me was: |
| | X Debtor | Other (specify) |
| 3. | The source of compensation to be | paid to me is: |
| | X Debtor | Other (specify) |
| 4. | I have not agreed to share the members and associates of my | above-disclosed compensation with any other person unless they are law firm. |
| | | ve-disclosed compensation with a other person or persons who are not aw firm. A copy of the agreement, together with a list of the names of pensation, is attached. |
| 5. | In return for the above-disclosed f case, including: | ee, I have agreed to render legal service for all aspects of the bankruptcy |
| | Analysis of the debtor's financ to file a petition in bankruptcy | al situation, and rendering advice to the debtor in determining whether |
| | b. Preparation and filing of any p | etition, schedules, statements of affairs and plan which may be required; |
| | Representation of the debtor a hearings thereof; | the meeting of creditors and confirmation hearing, and any adjourned |

Case 15-11323 Doc 1 Filed 03/30/15 Entered 03/30/15 14:08:12 Desc Main Document Page 65 of 65 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

| [Other provisions as needed] | 1 |
|------------------------------|---|
| vices does not include adv | ersary proceedings, if any. |
| | |
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| | A the share displaced for decreation and the following consists. |
| |), the above-disclosed fee does not include the following services: rney fee of \$2,000.00 and court cost in tme amount of \$335.0 |
| above figure includes alto | mey lee of \$2,000.00 and court cost in time amount of \$333.0 |
| | |
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| | CERTIFICATION |
| | |
| | is a complete statement of any agreement or arrangement for |
| | |
| | is a complete statement of any agreement or arrangement for |
| | is a complete statement of any agreement or arrangement for ation of the debtor(s) in this bankruptcy proceedings. Dennis M. Sbertoli |
| payment to me for representa | is a complete statement of any agreement or arrangement for ation of the debtor(s) in this bankruptcy proceedings. Dennis M. Sbertoli Signature of Attorney |
| payment to me for representa | is a complete statement of any agreement or arrangement for ation of the debtor(s) in this bankruptcy proceedings. Dennis M. Sbertoli |